

TABLE 18

**SCHEDULE OF INSURANCE IN FORCE
AS OF DECEMBER 31, 2002**

Type of Insurance	Name of Company	Liability Limits
PROPERTY		
Blanket Building and Personal Property	St. Paul Fire & Marine	\$20,000,000 limit, excess of \$100,000 Self-insured Retention (SIR), except earthquake with a \$15 million limit and deductible of 2% of value at risk. Flood insurance has a \$5 million limit.
LIABILITY		
General, Automobile	St. Paul Fire & Marine	\$1,000,000 limit, excess of \$100,000 SIR
Law Enforcement	St. Paul Fire & Marine	\$1,000,000 limit, excess of \$100,000 SIR
Errors and Omission (E & O)	St. Paul Fire & Marine	\$1,000,000 limit, excess of \$100,000 SIR
Underground Storage Tank (UST) Pollution Liability (8 tanks)	Zurich	\$1,000,000 limit, excess of \$5,000 deductible
EXCESS PROPERTY		
Earthquake	Great American	\$5,000,000 limit, excess \$15,000,000
EXCESS LIABILITY		
General, Automobile	St. Paul Fire & Marine	\$20,000,000 limit, excess of \$1,000,000
Law Enforcement	St. Paul Fire & Marine	\$20,000,000 limit, excess of \$1,000,000
Errors and Omission (E & O)	St. Paul Fire & Marine	\$20,000,000 limit, excess of \$1,000,000
CRIME		
Blanket Fidelity Bond - Employee Dishonesty (for all employees except certain key employees covered by individual bonds)	Hartford	\$1,000,000 limit, excess of \$5,000 deductible
EXCESS WORKER'S COMPENSATION		
Worker's Compensation	Midwest Employers	Statutory, excess of \$250,000 SIR

Source: City of Redmond Risk Management Office